Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

      1.–29. (Canceled).

      30.   (Currently Amended) A system for pricing a product, comprising:

           a handheld computer <u>comprising a location circuit configured to provide location data based on the location of the handheld computer and</u> ~~including~~ a wireless transceiver configured to provide wireless communication;

           ~~a location circuit configured to provide location data based on the location of the handheld computer;~~ and

           a data processor configured to receive the location data and to set a price for the product based on the location data.

      31.   (Currently Amended) A system for pricing a product as in claim 30, wherein the data processor is remote from the <u>handheld computer</u> ~~mobile computing device~~.

      32.   (Previously Presented) A system for pricing a product as in claim 31, wherein the data processor is configured to receive the location data from the location circuit wirelessly through a cellular network.

      33.   (Previously Presented) A system for pricing a product as in claim 30, wherein the data processor is further configured to price the product based on a date or a time of day.

      34.   (Previously Presented) A system for pricing a product as in claim 30, wherein the data processor is further configured to price the product based on an environmental condition, including a weather condition.

35. (Previously Presented) A system for pricing a product as in claim 30, wherein the product comprises an insurance policy or a warranty.

36. (Previously Presented) A system for pricing a product as in claim 30, wherein the data processor is configured to dynamically adjust the price for the product based on the location of the handheld computer.

37. (Previously Presented) A system for pricing a product as in claim 30, wherein the location data further comprises a distance between the location of the handheld computer and a provider of the product.

38. (Previously Presented) A system for pricing a product as in claim 37, wherein the handheld computer is further configured to receive a lower price for the product based on the data received from the location circuit.

39. (Currently Amended) A method for pricing a product, the pricing being determined based on a location of a handheld computer, comprising:

　　　　determining the location of the handheld computer, the handheld computer comprising a location circuit configured to provide location data based on the location of the handheld computer and ~~including~~ a wireless transceiver configured for providing wireless communication; and

　　　　pricing the product based on the location of the handheld computer.

40. (Previously Presented) A method for pricing a product as in claim 39, further comprising transmitting to or receiving at a data processor the location of the handheld computer via the wireless transceiver and a cellular network, the data processor being configured to price the product based on the location of the handheld computer.

41. (Previously Presented) A method for pricing a product as in claim 39, further including pricing the product based on a date or a time of day.

42.   (Previously Presented) A method for pricing a product as in claim 39, further including pricing the product based on an environmental condition, including a weather condition.

43.   (Previously Presented) A method for pricing a product as in claim 39, wherein the product is an insurance policy or a warranty.

44.   (Previously Presented) A method for pricing a product as in claim 39, further comprising dynamically adjusting the price of the product based on a change in a parameter selectable from the following: a date, a time of day, an environmental condition including a weather condition, or a location of the handheld computer.

45.   (Previously Presented) A method for pricing a product as in claim 39, wherein the step of pricing the product is performed by the handheld computer.

46.   (Previously Presented) A method for pricing a product as in claim 39, wherein the step of pricing the product is performed by a remote server.

47.   (Previously Presented) A method for pricing a product as in claim 39, further comprising receiving a lower price for the product based on the location of the handheld computer.

48.   (Currently Amended) A system for pricing a product, comprising:

        a transceiver configured to wirelessly receive location data based on a location of a handheld computer, the handheld computer comprising a location circuit configured to provide location data; and

        a data processor configured to determine a price for the product based on the location data received by the transceiver.

49.   (Previously Presented) A system for pricing a product as in claim 48, wherein the transceiver is configured to communicate over a cellular network.

50.   (Previously Presented) A system for pricing a product as in claim 48, wherein the data processor further comprises a data storage device configured to store the location data received from the transceiver.

51.   (Previously Presented) A system for pricing a product as in claim 48 wherein the data processor is further configured to price the product based on a date or a time of day.

52.   (Previously Presented) A system for pricing a product as in claim 48, wherein the data processor is configured to dynamically adjust the price for the product based on the location of the handheld computer.

53.   (Previously Presented) A system for pricing a product as in claim 48, wherein the handheld computer is further configured to receive a lower price for the product based on the location data received by the transceiver.

54.   (Previously Presented) The system of Claim 30, wherein the handheld computer comprises a cellular telephone.

55.   (Cancelled)

56.   (Previously Presented) The system of Claim 48, wherein the data processor is part of a server remote from the handheld computer.

57.   (Previously Presented) The system of Claim 56, wherein the server is remote from the handheld computer across a cellular network.